UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MASSACHUSETTS (BOSTON)

In re:		
Jennifer Jenks	Cha	pter 13
Richard Jenks		e No.: 16-14704
Debtors		01101110111101
	/	

OBJECTION TO PLAN

Now comes Bank of America, N.A. (together with its predecessors, successors, affiliates, principals, and assigns, "Creditor") a creditor and party in interest herein, and, by and through its undersigned counsel, hereby objects to the proposed Chapter 13 Plan filed by Jennifer Jenks Richard Jenks ("Debtors"). As grounds, Creditor states as follows:

- 1. Creditor is a secured creditor of Debtor and is secured by a second mortgage on Debtor's property located at 12 First Street, Norwood, MA 02062 (the "Property").
- 2. As of December 13, 2016 Creditor's total secured claim is \$57,430.74 with a prepetition arrearage of \$3,821.54, subject to revision upon filing of Creditor's proof of claim.
- 3. On or about February 8, 2017, Debtor filed a proposed Amended Chapter 13 Plan (the "Plan").
- 4. The Plan provides for the payment of the pre-petition arrearage in the amount of \$1,824.00.
- 5. The Plan does not provide for adequate treatment of Creditor's secured claim.

WHEREFORE, Creditor respectfully requests that this Honorable Court deny confirmation of Debtors' proposed Chapter 13 Plan.

Bank of America, N.A. By its Attorneys,

Dated: March 23, 2017

/s/ Joseph Dolben, Esq., #673113 Marinosci Law Group, P.C. 275 West Natick Road, Suite 500 Warwick, RI 02886 Telephone: (401) 234-9200 jdolben@mlg-defaultlaw.com

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CERTIFICATE OF SERVICE

I, Joseph Dolben, Esq., of Marinosci Law Group, P.C., do hereby certify that on March 23, 2017, I served a copy of the Objection to Confirmation of Plan on the attached service list by mailing a copy of same by first class mail, postage prepaid or other method specified on service list.

Signed this 23rd day of March, 2017.

/s/ Joseph Dolben, Esq. Joseph Dolben, Esq., #673113 Marinosci Law Group, P.C. 275 West Natick Road, Suite 500 Warwick, RI 02886 Telephone: (401) 234-9200 jdolben@mlg-defaultlaw.com

VIA ECF

Ira H. Grolman, Esq., on behalf of Debtor Carolyn Bankowski-13, Esq., on behalf of Trustee John Fitzgerald, Esq., on behalf of U.S. Trustee

VIA US MAIL

Jennifer Jenks Richard Jenks 12 1st Street Norwood, MA 02062